



Health Services Staffs
Credit Union

**Home
Edition**

INTRODUCING FIRST TIME BUYER MORTGAGES



#putsUfirst

Kredit – Spring/Summer 2021



Guest Writer

Geri is an interior architect and designer based in Limerick. She is passionate about all things interiors and has put together some fantastic tips!

Bedroom Style Tips

Our bedrooms are cherished spaces, where we relax and renew. They set our mood for the day so the way we decorate and use this space really can improve our wellbeing.

Beautiful Bedding

We spend on average 7-9 hours a day in bed so it's important to allow ourselves luxurious fabrics and a good quality mattress and pillows. For bed linen ideally go for sheets that are 100 percent cotton or linen with high thread counts of 350 or more. The selection is endless so choose carefully as the bedding you choose sets the tone for the rest of the room. A block colour is best and add texture and pattern by layering cushions and a bed throw to add more luxury to your bed.

Colour

Calming neutral colours that help you sleep are best. Soothing shades of delicate colours such as soft whites and washed out pastel shades can offer us a restful night's sleep. Tie in your wall colour with other décor in the room such as cushions or a rug to give a cohesiveness.

Proportion and Symmetry

A correct balance and scale of furniture in your bedroom can help your bedroom look in proportion. Having everything aesthetically pleasing to the eye makes us feel good. If things are off balance it throws the eye and makes us uneasy! If you treat your bed as a centre point and create a mirror image on each side this will start you on the right track. Pick a correctly sized headboard or bedframe that will not look too small or too big for the room size.

Bedside Table

Pick one that has a useful drawer for storage to reduce clutter and if using a table lamp make sure the scale is right so it's not too wide taking up table space. A smaller chest of drawers can be used as a side table to maximise storage. Wood tables add a warmth and softness and metal and glass tables can give a real contemporary feel so it's worth putting thought into choosing the right style and material. And always makes sure the height is right for your bed!

Layer Lighting

The more sources of lighting the better, for practicality and mood. Being practical and choosing table lamps or wall lights that are dimmable can create a nice mood.

Candles

Beautiful scented candles can create a relaxing mood, help you destress and add décor to the room. A good quality natural candle, such as beeswax or soy can purify the air. Scents of Galway candles make absolutely beautiful candles and are made from essential oils.

Window Drapery

Selecting a good colour and texture fabric for your drapery will do wonders for your bedroom, not only framing your windows beautifully but helping you sleep. A luxurious full length curtain in an off white textured linen is a beautiful choice that will blend nicely with a lot of colours as well as making a statement.

*Please note that Health Services Staffs Credit Union is not an expert on interior design and that all above advice is from Geri Designs, Interior Specialist. Any views above are not made on behalf of HSSCU.



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#HSSCUExperts



www.geridesigns.ie



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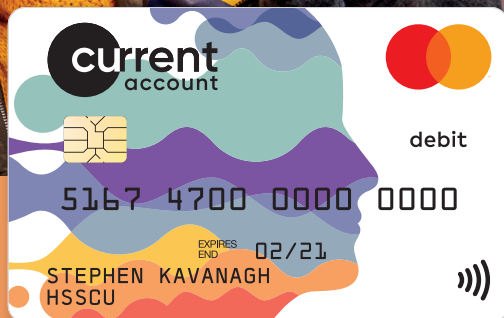
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**Ask a staff
member for
more details.**



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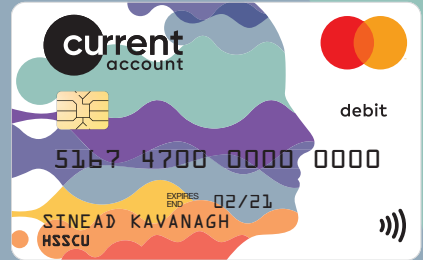
W303AE 07/19



Health Services Staffs
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Did You Know?

HSSCU's Current Account offers you all of the below at the low cost of just €4 per month!



- ① Debit Card (Mastercard) - Globally Accepted
- ② Google Pay & Fitbit Pay
- ③ Overdraft (Up to €5,000, subject to approval)
- ④ Secure Online Shopping & Contactless Payments
- ⑤ Pay Your Wages Into Current Account
- ⑥ Set Up & Manage Standing Orders & Direct Debits
- ⑦ Full Control with Mobile App, eStatements & eFee Advices
- ⑧ Transfer Funds Between Accounts
- ⑨ Benefit from Mastercard Priceless (visit www.priceless.com)
- ⑩ Cashback Available

**Apple
Pay is on
the way!**

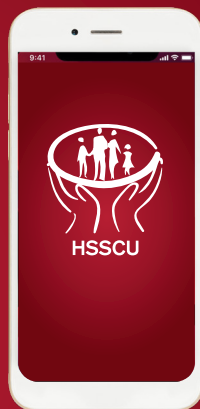
**Sign up in
minutes via
cuOnline+
or in the
'HSSCU'
App!**

IMPORTANT INFORMATION: In order for you to receive a Current Account, debit card or overdraft, you must be one of our members and resident in the Republic of Ireland. If you are 16 or 17 years of age, we require the consent of your parent or guardian for you to open an account. Terms and conditions apply. Overdrafts are available to Current Account holders aged 18 years or older. Lending criteria, terms and conditions apply.



Download The Improved 'HSSCU App!' for Apple and Android Devices

Download the New 'HSSCU' App From Google Play or Apple's App Store



- ① Login with Face ID & Touch ID
- ② View statements
- ③ Set up payees & transfer funds
- ④ Google Pay & FitBit Pay (with the HSSCU Current Account)
- ⑤ Apply for loans
- ⑥ Open your current account
- ⑦ Send messages to HSSCU
- ⑧ Access important forms
- ⑨ Change PINs & Passwords to memorable options for you

Please note: The 'CUAnywhere' app will be discontinued on May 31st, after which time, the 'HSSCU' app will be our only app. Please ensure you download the 'HSSCU' app before this date.

Staycation Tips

1

Book Early

Though it's difficult to know when we will be able to travel around the country, most of us know if we're going to go on staycation this year.

If so, look in advance and book early! There will be high demand and prices when society opens back up, so book in advance to get the best deals.

2

Go Off Peak

We know this may be obvious, but if you're in a position to go on staycation from September on and during weekdays you will most definitely reap the financial benefits.

3

Book Direct

You are always more likely to get a deal if you call directly - and what's more, hospitality businesses often prefer to upgrade/give extra special treatment to those who book direct because they receive all of the funds!

4

Tell Them if It's An Occasion

We've missed out on many occasions this past year, so now is the time to have something extra special. If your staycation is any sort of occasion, let them know! Don't be shy - they will be delighted to help make your stay special so that you will be a return customer. You deserve it.

5

BUY Your Own Accommodation

Why not buy a mobile home or camper van? Many Irish families have seen the value of staycations and exploring our beautiful country. Buying a mobile home or camper van could be the best option for you long-term. Let us know if you need a loan to help.

Ireland make a break for it



HSSCU Introduces First Time Buyer Mortgages

First Time Buyer Mortgages up to €400,000!

HSSCU is delighted to bring First Time Buyer Mortgages to our members. We have been working on this for a long time and are delighted to be in a position to help our members get on the property ladder. We know how hard you work, which is why we are proud to help take care of you and your family.

What are the benefits of choosing HSSCU for your first home? Easy! At HSSCU, we offer a competitive First Time Buyer Mortgage with a variable interest rate and flexible repayments. This means that you get to choose repayments that best suit you. More importantly, HSSCU has no hidden fees or charges and we do not penalise members for early repayment.

How much can you afford to borrow? This is the great thing, not only have we brought this product to you, but we have created a unique First Time Borrower Affordability Calculator! Simply visit the First Time Buyer Mortgage webpage on our site and you can check how much you can afford to borrow and what purchase price you can afford based on the deposit you have!

www.hsscu.ie/first-time-buyer-mortgages

01 677 8648 info@hsscu.ie

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

WARNING: If you do not keep up your repayments you may lose your home.

WARNING: The cost of your monthly repayments may increase.

WARNING: The payment rates on this housing loan may be adjusted by the lender from time to time.

Security, property insurance and life cover required. Loans are subject to approval. Terms & Conditions apply. Health Services Staffs Credit Union Ltd. is regulated by the Central Bank of Ireland.



SCAN QR CODE TO
VISIT THE WEBPAGE



COMPETITION

4 Lucky members will win an online interior design consultation with the talented interior specialists at Geri Designs - valued at over €350 each!

All HSSCU members who draw down a First Time Buyer Mortgage before November 1st 2021 will be automatically entered into a draw to win!



INTRODUCING...

FIRST TIME BUYER MORTGAGES



01 677 8648 / info@hsscu.ie / www.hsscu.ie

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Garden Design Trends for 2021



As with last year, we will be spending a lot of time enjoying the home outdoors this summer. With that said, there is no better time to give you some inspiration with the top 2021 garden trends.

Biodiversity

We will be in our gardens more than ever this summer, so why not have some company? 'Rewilding' our gardens with biodiverse plants and trees invites more birds and bees to our spaces. This is fantastic for the environment, enhances the colour and vibrancy of our gardens and creates beautiful, peaceful sounds to unwind to.

Back to Basics

A few years ago, vibrant garden furniture was the rage, but this has changed. In 2021, we are going back to basics with subtle, natural materials. Neutral tones can brighten your garden and make it seem more spacious while bringing us back to nature with the use of natural materials such as stone pavements.



Zone Your Garden

Having different zones in your garden can help make it a multifunctional space. This works for all garden sizes. It helps you utilise the space in large gardens and gives defined areas and multiple use to smaller gardens. A great tip on zoning space is using split levels with steps in between. This adds to the look of your garden and enables you to put your personal stamp on your space.

Grow It at Home

When zoning your garden, why not add in a vegetable or herb plot/area? There is nothing nicer than picking fresh basil from your own garden to finish off your pasta dishes! Herb gardens can be very small or can even be hung vertically, whereas larger plots can be used for vegetables.

We hope this article has helped inspire you for your 2021 garden! Should you need help with funding your oasis, you know you can always call us at HSSCU.



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Easy Ways To Make Your Home More Eco-Friendly

As we all know, it has never been more important to improve our home's green efficiency. While we are making steps in the right direction, we thought it would help to put together some quick tips on how you can make your home more eco-friendly.

- Switch all lightbulbs to energy efficient lights. You would be surprised how much more mileage you can get with energy efficient bulbs.
- Create a home compost bin.
- Upgrade appliances to energy efficient models - but ONLY when they need to be upgraded. A lot of energy goes into appliance production so don't switch for the sake of it.
- Get everyone their own, reusable water bottle. These are great to track water intake and save on one-time plastics.
- Turn off your lights and appliances. Often, people go for a walk while leaving the TV and lights on - don't!
- Support local food producers. This lessens air miles for your food and supports the local economy.
- Sign everyone up to HSSCU eStatements. Signing up for our eStatements will save on printing. You can do so by messaging us in your online account or by contacting us. Email info@hsscu.ie for help.
- Pay your bills online.
- Upgrading windows, insulation, etc. can be costly, but will save you money in the long-run.
- We are all guilty of purchasing items to try online because they're easily returned. This has a huge impact on the environment, so be mindful.
- Repurpose old towels and t-shirts as cleaning cloths.
- Keep your glass jars to repurpose as containers.
- Get more houseplants!
- Use natural cleaning alternatives to detergents. Fresh lemon juice is great for cleaning grills.
- Meatless Mondays. Start by introducing 1 day a week where you don't eat any meat or fish. This is easy to do and should you like it you can add in more down the line!
- Fit a smart thermostat. These save between 10-12% on heating and allow you to control your heating from your phone.
- Clean your fridge coils. This will help your fridge use less energy to keep your food cold.
- Water your plants with used water. For example, the water you used to wash your veggies!
- Get a low-flow shower head. You can still have a powerful shower, just with less water usage.
- Buy a good quality coffee maker and use coffee beans. This will make you less likely to get takeaway coffees and beans are far more environmentally friendly than pods.

HSSCU is also working to be more green. We introduced a host of improved green practices in recent years and support green whenever we can. Just last year, we joined an initiative to plant 7,000 native trees in Cork! Should you have green initiatives for HSSCU, fill out a sponsorship form on our sponsorship webpage. Equally, should you need financial help to make your home more green, contact us for a loan today.



Betty Noone Bursary

Opening on May 1st 2021
until July 31st 2021

Find our Betty Noone Memorial Bursary Application form in our 'Additional Services' on our website from the date of May 1st 2021.

€120,000
in funds

#putsUfirst



Here we see the transport of 40 cement bags to Seembwa Primary School in the Bush with a young teacher looking on. Both the teacher and the building of a classroom block were funded by SHARP.



HSSCU Supports HSE Staff Charity - SHARP

Staff of the Health Service Executive (Cork and Kerry) Association for the Relief of Poverty

SHARP is a registered charity founded in 1997 by HSE staff to alleviate poverty and suffering, in memory of the victims of the Irish Famine.

We have saved/changed thousands of lives, mainly in developing countries but also in Ireland, spending €1.8M to enable 227 real and achievable projects – food, medical care, water, housing, education for children and families.

We have 460 contributing members – present and retired staff of HSE (South). The members elect the committee, who approve the projects and review the results on a 100% voluntary basis.

Nobody receives a salary or expenses. Every cent goes to small projects, many nominated by staff themselves.

We also wish to acknowledge the kind sponsorship of the HSSCU to enable the production of leaflets and posters for SHARP. If you want to know more, or to contact us, there is an authorisation form on our website:

**sharp-hse staff
charity-hse.ie**

www.hsscu.ie



Health Services Staffs
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LARGE HOME IMPROVEMENT LOAN

***5%**
(5.12% APR**
variable)

Making Your House a Home?

Check out our Online Loan Calculator at: www.hsscu.ie

- The minimum loan value is €25,000 and the maximum loan is €100,000.
- The maximum loan term is 10 years.
- Quotations of the work being done must be on letterhead from the builder/provider.
- Loan is subject to approval, terms and conditions apply.

Figures are for illustrative purposes only

Amount borrowed	Term (years)	Monthly repayments	Total interest	Total repayable
€25,000	7 years	€353.36	€4,730.99	€29,730.99
€60,000	10 years	€636.41	€16,506.62	€76,506.62
€100,000	10 years	€1,060.67	€27,511.38	€127,511.38

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

*Terms & conditions apply. **Annual Percentage Rate
Health Services Staffs Credit Union Limited is regulated by the Central Bank of Ireland



Cheeky Monkeys (0-5)



Terrific Tigers (6-11)



Groovy Giraffes (12-15)



Youth Zone

We hope you are enjoying the puzzles and quizzes.

WORD-SEARCH

S	L	I	V	I	N	G	R	O	O	M	Z
A	C	E	K	I	T	C	H	E	N	Y	R
U	L	I	P	L	W	N	T	S	E	R	D
T	Q	J	B	E	D	R	O	O	M	E	I
I	M	R	A	B	R	P	A	K	A	C	N
L	Z	L	T	H	E	A	E	L	X	Z	I
I	T	D	H	B	N	T	S	Z	S	C	N
T	W	A	R	D	R	O	B	E	H	L	G
Y	P	C	O	G	R	L	A	T	O	E	R
E	L	E	O	M	G	Y	T	E	W	K	O
T	N	P	M	B	Y	H	T	R	E	I	O
S	U	N	R	O	O	M	I	U	R	I	M
A	R	D	C	C	V	G	C	Z	E	N	H

Can you find the hidden words?



Living room
Bathroom
Kitchen
Utility
Bedroom
Wardrobe
Shower
Attic
Dining room
Sun room

Movie Competition

WIN A €50 ART & HOBBY VOUCHER, by answering the below:

What makes the house float in the movie 'Up'?

Have your parent/guardian email your answer to kredit@hsscu.ie with your name, age, address and account number along with their name and contact number. Closing Date: **1st August 2021**

Congratulations to Stella Byrne who correctly answered the question from the last issue of Kredit. Stella has WON AN ART & HOBBY VOUCHER

Colour me in!



Enter to Win!

One4all
Gift Cards



Prize Draw

Entry to our prizet draw is just €2.75 per month and winners' names are listed on HSSCU's website – www.hsscu.ie.

To join the fun just download an entry form on the Prize Draw page on our website.

Each month HSSCU gives out €30,000 in prizet draws - €20,000 to our 1st prize winner and €1,000 to 10 runners-up! Our most recent top prize winners were:

JANUARY WINNER

Jeannelyn Gadiano

FEBRUARY WINNER

Hope Izogie

MARCH WINNER

Fran Larkin

Join a Friend

Congratulations to **Janice Kearns** and **Tina Vause** who both won €100 for joining their friends! Join your friends and fill out the form on our 'Forms & Downloads' webpage to enter.



E-Zine

Sign up to HSSCU's E-Zine to keep up-to-date with everything in your CU. You'll hear about great new products, prizes, competitions, services and more!

Sign up on www.hsscu.ie to be in with a chance of **winning €100**.



Competition Question;

€100 One for All voucher for the winner

QUESTION

What product has HSSCU launched in this edition?

Email your answer with your name, address, account number and contact number to kredit@hsscu.ie

Closing Date: 1st August 2021
Congratulations to

Fiel Clarin who won last issue's €100 One4All voucher

HSSCU's Green Initiative

We are continuously striving to become more green in our sponsorships, operations and everything we do. You can help HSSCU become more green by signing up to receive eStatements going forward. You can do so via your online account access or by contacting us today.



Health Services Staffs
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Many members are gearing up for lighter COVID-19 restrictions during the year. For that, they are coming to HSSCU for their loans! With that in mind, we have large numbers of loan applications at present. To ensure you have your funds ready to go, we recommend you apply for your HSSCU loan as early as possible.



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Health Services Staffs Credit Union Limited



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To check out our branch opening hours, visit www.hsscu.ie

HSSCU offers 24/7 account access via the 'HSSCU' app and cuOnline+. If not registered yet, download the 'HSSCU' app to take control of your account and login easily with Face ID or fingerprint login.



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